



PACIFIC HIGHLANDS RANCH

July 20, 1999

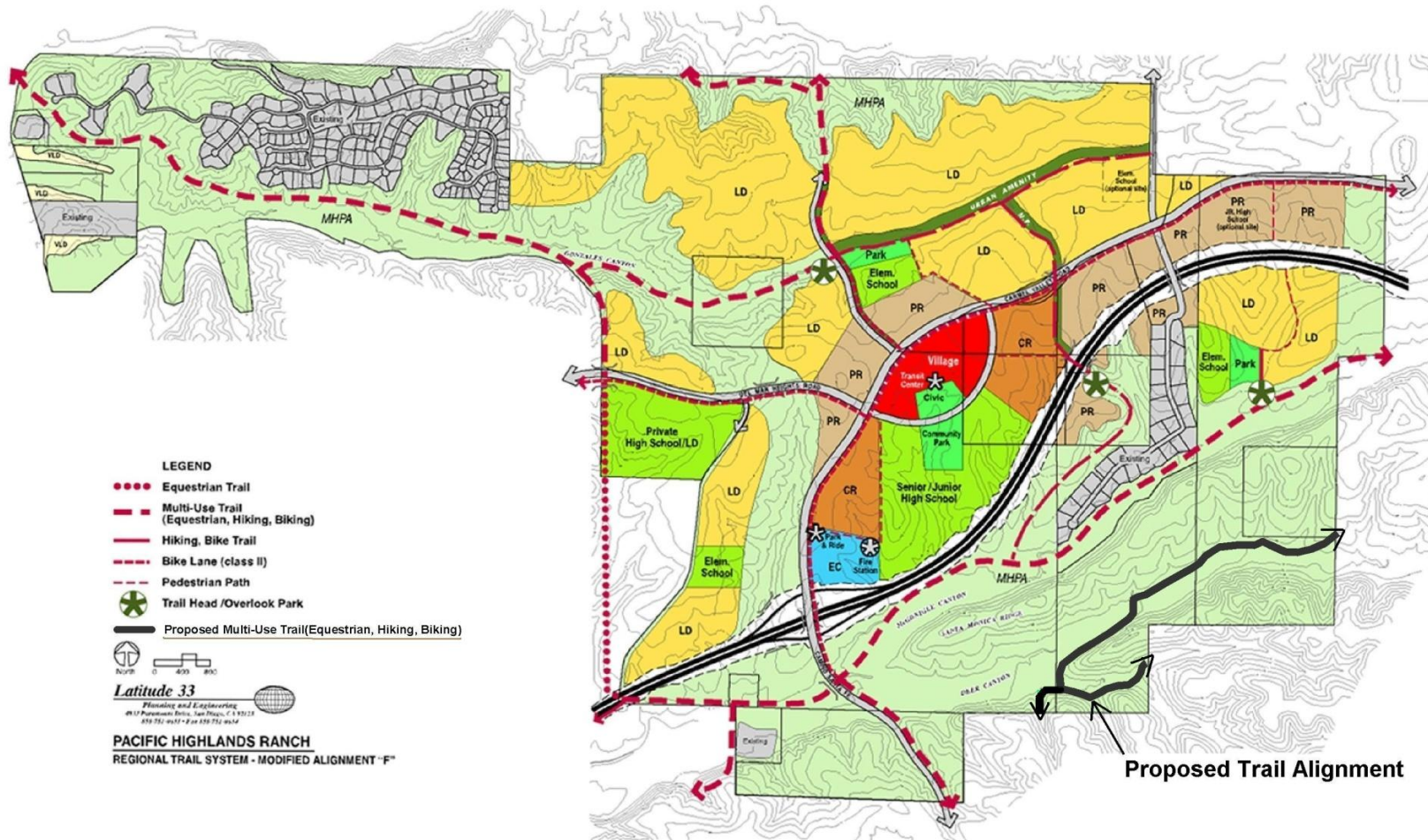


EXHIBIT 4-11